



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** FIRST HORIZON CORPORATION

**City/State** MEMPHIS, TN

## Bank Holding Company Information

Federal Reserve District: 8

Consolidated Assets (\$000): 85,132,958

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**FIRST HORIZON CORPORATION**  
**165 MADISON AVENUE**  
  
**MEMPHIS, TN 38103**

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BHC Name

City/State

## Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	87,931,604	86,397,298	87,540,982	64,111,872	41,746,748
Net income (\$000)	368,568	540,567	998,877	845,492	440,908
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.34	2.67	24	2.35	2.65	24	2.30	2.60	25	2.63	2.77	35	2.94	3.01	40
+ Non-interest income	0.99	0.96	60	1.30	1.11	65	1.20	1.04	64	2.32	1.21	87	1.53	1.32	68
- Overhead expense	2.24	2.17	59	2.41	2.24	65	2.39	2.17	70	2.70	2.57	68	2.94	2.69	67
- Provision for credit losses	-0.02	0.09	18	-0.37	-0.15	16	-0.35	-0.09	7	0.76	0.51	82	0.11	0.15	50
+ Securities gains (losses)	0	0	65	0	0.01	26	0	0.01	23	-0.01	0.02	0	0	0.01	23
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	17	0	0	48	0	0	14
= Pretax net operating income (tax equivalent)	1.10	1.40	23	1.65	1.79	46	1.48	1.66	37	1.47	1.04	79	1.42	1.56	36
Net operating income	0.84	1.06	23	1.25	1.36	43	1.14	1.26	38	1.32	0.81	86	1.06	1.19	31
Net income	0.84	1.06	23	1.25	1.35	44	1.14	1.26	38	1.32	0.82	86	1.06	1.19	31
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	2.70	3.12	21	2.77	3.14	25	2.68	3.06	24	3.28	3.55	27	4.40	4.41	52
Interest expense	0.18	0.24	38	0.22	0.27	47	0.20	0.25	48	0.40	0.52	37	1.11	1.08	60
Net interest income (tax equivalent)	2.52	2.88	25	2.54	2.85	26	2.48	2.80	24	2.88	3.01	37	3.29	3.33	43
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.08	0.08	61	-0.01	0.13	10	0	0.11	12	0.25	0.27	60	0.09	0.21	38
Earnings coverage of net loan and lease losses (X)	20.69	-9.51	53	-321.58	4.52	6	454.41	39.72	96	11.93	22.91	51	23.33	24.40	65
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.10	1.17	47	1.44	1.39	60	1.22	1.23	53	1.65	1.58	63	0.64	0.83	34
Allowance for loan and lease losses / Total loans and leases	1.09	1.15	46	1.41	1.37	59	1.20	1.20	51	1.63	1.55	64	0.63	0.81	34
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.54	0.41	74	0.63	0.63	58	0.51	0.49	58	0.68	0.71	52	0.58	0.57	53
30-89 days past due loans and leases / Total loans and leases	0.19	0.32	39	0.15	0.27	37	0.20	0.32	39	0.17	0.39	20	0.12	0.43	13
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-9.21	3.09	10	-12.93	-1.82	15	-16.88	-2.33	11	-1.98	3.20	38	16.26	14.45	59
Net short-term noncore funding dependence	-10.80	-1.79	14	-14.68	-8.21	24	-18.50	-7.71	17	-3.82	-4.76	48	15.45	3.38	86
Net loans and leases / Total assets	66.70	61.60	65	64.67	59.81	62	62.15	58.67	60	69.22	61.58	71	72.63	63.77	71
<b>Capitalization</b>															
Tier 1 leverage ratio	9.12	9.08	54	8.23	9.11	25	8.08	8.98	26	8.24	9.13	24	9.04	9.76	33
Holding company equity capital / Total assets	9.70	10.04	43	9.41	10.88	28	9.20	10.71	26	9.51	11.16	27	11.04	12.43	34
Total equity capital (including minority interest) / Total assets	10.04	10.14	46	9.74	11.01	31	9.53	10.82	29	9.86	11.29	31	11.72	12.57	41
Common equity tier 1 capital / Total risk-weighted assets	9.81	11.90	20	10.28	12.69	14	9.92	12.42	12	9.68	12.38	7	9.20	12.17	4
Net loans and leases / Equity capital (X)	6.88	6.22	64	6.87	5.51	79	6.75	5.53	76	7.28	5.58	80	6.58	5.21	78
Cash dividends / Net income	48.98	34	79	35.03	25.30	71	36.98	28.27	68	33.91	42.30	39	41.70	33.12	67
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets	-3.16	7.91	10	80.71	9.29	97	5.80	10.50	35	94.42	16.68	98	6.07	9.26	50
Equity capital	-0.18	-0.29	60	68.33	9.31	96	2.34	7.46	30	67.58	6.99	96	6.47	10.49	43
Net loans and leases	-0.13	11.87	12	72.71	0.79	98	-5.02	3.36	22	85.31	9.07	98	12.20	9.10	71
Noncore funding	-34.62	10.50	7	-19.48	-23.76	54	-44.06	-14.79	15	18.28	-12.18	85	9.30	6.59	60
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	10.41	1.02	93
Long-term debt / Equity capital	9.66	11.61	54	9.63	11.05	55	9.72	10.95	54	9.93	13.56	52	0	13.04	13
Equity investment in subsidiaries / Equity capital	96.02	103.92	12	101.75	103.07	46	103.02	103.22	54	103.16	102.81	54	105.88	103.22	67
Cash from ops + noncash items + op expense / Op expense + dividends	137.83	116.54	61	168.99	130.64	73	184.07	154.48	67	88.71	147.24	13	171.19	190.27	49

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	941,335	1,004,783	1,964,733	1,740,461	1,425,569	-6.31	149.14
Income from lease financing receivables.....	15,281	12,578	25,589	11,258	0	21.49	
Fully taxable income on loans and leases.....	939,590	997,963	1,952,004	1,715,920	1,393,297	-5.85	155.83
Tax-exempt income on loans and leases.....	17,026	19,398	38,318	35,799	32,272	-12.23	61.25
Estimated tax benefit on income on loans and leases.....	4,418	5,136	10,243	9,832	8,287	-13.99	-24.17
Income on loans and leases (tax equivalent).....	961,034	1,022,497	2,000,565	1,761,551	1,433,856	-6.01	150.49
Investment interest income (tax equivalent).....	84,560	57,323	117,657	103,729	117,807	47.52	73.48
Interest on balances due from depository institutions.....	28,715	5,340	17,079	4,273	18,956	437.73	329.09
Interest income on other earning assets.....	26,314	20,252	40,429	51,575	70,338	29.93	25.81
Total interest income (tax equivalent).....	1,100,623	1,105,412	2,175,730	1,921,128	1,640,957	-0.43	139.26
Interest on time deposits of \$250K or more.....	1,818	3,905	6,917	11,431	21,343	-53.44	-42.61
Interest on time deposits < \$250K.....	6,223	8,989	17,637	27,879	62,683	-30.77	141.01
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	20,711	34,992	55,966	113,106	223,189	-40.81	-30.08
Interest on other borrowings and trading liabilities.....	28,887	26,555	52,613	61,061	102,512	8.78	10.41
Interest on subordinated debt and mandatory convertible securities.....	15,151	15,150	30,301	22,084	4,564	0.01	563.94
Total interest expense.....	72,790	89,591	163,434	235,561	414,291	-18.75	14.06
Net interest income (tax equivalent).....	1,027,833	1,015,821	2,012,296	1,685,567	1,226,666	1.18	159.42
Non-interest income.....	435,048	562,995	1,049,266	1,485,887	637,726	-22.73	77.64
Adjusted operating income (tax equivalent).....	1,462,881	1,578,816	3,061,562	3,171,454	1,864,392	-7.34	128.18
Overhead expense.....	983,286	1,042,495	2,095,173	1,733,288	1,229,126	-5.68	123.07
Provision for credit losses.....	-10,000	-160,000	-310,000	489,000	47,000		
Securities gains (losses).....	1	0	0	-4,108	-267		-99.78
Other tax equivalent adjustments.....	0	0	-1	0	-1		
Pretax net operating income (tax equivalent).....	484,733	711,384	1,296,915	943,985	594,286	-31.86	137.89
Applicable income taxes.....	104,880	159,107	274,494	76,084	133,291	-34.08	136.71
Tax equivalent adjustments.....	5,582	6,007	12,110	10,909	8,622	-7.08	-4.78
Applicable income taxes (tax equivalent).....	110,462	165,114	286,604	86,993	141,913	-33.10	120.18
Minority interest.....	5,703	5,703	11,434	11,500	11,465	0.00	0.55
Net income before discontinued operations, net of minority interest.....	368,568	540,567	998,877	845,492	440,908	-31.82	149.17
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	368,568	540,567	998,877	845,492	440,908	-31.82	149.17
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	374,271	546,270	1,010,311	856,992	452,373	-31.49	143.68
Investment securities income (tax equivalent).....	84,560	57,323	117,657	103,729	117,807	47.52	73.48
US Treasury and agency securities (excluding mortgage-backed securities).....	8,329	6,505	13,000	10,661	5,612	28.04	
Mortgage-backed securities.....	70,271	42,102	92,379	78,709	106,394	66.91	45.36
All other securities.....	5,960	8,716	12,278	14,359	5,801	-31.61	1388.52
Cash dividends declared.....	180,527	189,358	369,360	286,689	183,861	-4.66	296.73
Common.....	164,529	168,098	332,102	263,280	177,661	-2.12	288.00
Preferred.....	15,998	21,260	37,258	23,409	6,200	-24.75	416.06

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.50	2.90	20	2.56	2.92	22	2.49	2.85	22	3	3.27	26	3.93	4	45
Less: Interest expense .....	0.17	0.22	40	0.21	0.25	48	0.19	0.23	49	0.37	0.48	38	0.99	0.98	59
Equals: Net interest income (tax equivalent) .....	2.34	2.67	24	2.35	2.65	24	2.30	2.60	25	2.63	2.77	35	2.94	3.01	40
Plus: Non-interest income .....	0.99	0.96	60	1.30	1.11	65	1.20	1.04	64	2.32	1.21	87	1.53	1.32	68
Equals: adjusted operating income (tax equivalent) .....	3.33	3.67	30	3.65	3.82	48	3.50	3.70	37	4.95	4.04	85	4.47	4.41	56
Less: Overhead expense .....	2.24	2.17	59	2.42	2.24	65	2.39	2.17	70	2.70	2.57	68	2.94	2.69	67
Less: Provision for credit losses .....	-0.02	0.09	18	-0.37	-0.15	16	-0.35	-0.09	7	0.76	0.51	82	0.11	0.15	50
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	66	0	0.01	27	0	0.01	23	-0.01	0.02	0	0	0.01	23
Plus: other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	17	0	0	48	0	0	14
Equals: Pretax net operating income (tax equivalent) .....	1.10	1.40	23	1.65	1.79	46	1.48	1.66	37	1.47	1.04	79	1.42	1.56	36
Less: Applicable income taxes (tax equivalent) .....	0.25	0.33	24	0.38	0.41	41	0.33	0.38	34	0.14	0.23	22	0.34	0.36	40
Less: Minority interest .....	0.01	0	93	0.01	0	93	0.01	0	93	0.02	0	93	0.03	0	92
Equals: Net operating income .....	0.84	1.06	23	1.25	1.36	43	1.14	1.26	38	1.32	0.81	86	1.06	1.19	31
Plus: Net extraordinary items .....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	0.84	1.06	23	1.25	1.35	44	1.14	1.26	38	1.32	0.82	86	1.06	1.19	31
Memo: Net income (last four quarters) .....	0.94	1.12	27	1.56	1.25	78	1.14	1.26	38	1.32	0.82	86	1.06	1.19	31
Net income—BHC and noncontrolling (minority) interest .....	0.85	1.07	22	1.26	1.37	46	1.15	1.27	38	1.34	0.83	87	1.08	1.20	34
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	92.81	92.97	49	92.51	93.15	40	92.70	93.08	45	91.28	92.32	34	89.33	91.05	28
Average interest-bearing funds / Average assets .....	55.76	60.12	29	59.82	62.32	40	58.60	61.99	39	60.31	64.06	33	66.48	65.57	53
Interest income (tax equivalent) / Average earning assets .....	2.70	3.12	21	2.77	3.14	25	2.68	3.06	24	3.28	3.55	27	4.40	4.41	52
Interest expense / Average earning assets .....	0.18	0.24	38	0.22	0.27	47	0.20	0.25	48	0.40	0.52	37	1.11	1.08	60
Net interest income (tax equivalent) / Average earning assets .....	2.52	2.88	25	2.54	2.85	26	2.48	2.80	24	2.88	3.01	37	3.29	3.33	43
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.44	4.01	15	3.51	4.05	21	3.49	4.01	20	3.75	4.27	19	4.82	5.09	36
Interest-bearing bank balances .....	0.45	0.42	60	0.10	0.11	28	0.14	0.14	45	0.12	0.27	7	2.54	2.04	78
Federal funds sold and reverse repos .....	0.18	0.58	24	0.01	0.26	35	0.01	0.25	31	0.43	0.68	44	2.02	2.44	37
Trading assets .....	0	0.52	26	2.69	0.42	93	2.52	0.45	92	2.60	0.60	89	3.21	0.99	85
Total earning assets .....	2.68	3.09	21	2.75	3.11	25	2.67	3.04	24	3.26	3.51	31	4.38	4.36	53
Investment securities (tax equivalent) .....	1.64	1.85	27	1.39	1.80	22	1.36	1.77	20	1.63	2.25	10	2.58	2.76	37
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.61	1.22	84	0.97	1.28	31	1.05	1.14	44	1.07	1.75	20	2.40	2.32	65
Mortgage-backed securities .....	1.58	1.78	31	1.30	1.56	25	1.33	1.57	27	1.56	2.05	11	2.59	2.61	50
All other securities .....	1.98	2.82	20	3.37	2.91	69	2.36	2.81	38	4.69	3.24	87	5.76	4.06	89
Interest-bearing deposits .....	0.13	0.20	39	0.20	0.24	47	0.17	0.21	46	0.42	0.53	42	1.27	1.10	66
Time deposits of \$250K or more .....	0.45	0.50	44	0.62	0.76	40	0.61	0.66	44	1.07	1.42	22	2.02	1.96	52
Time deposits < \$250K .....	0.52	0.44	67	0.52	0.72	32	0.56	0.62	50	0.96	1.36	17	2.02	1.82	62
Other domestic deposits .....	0.10	0.17	34	0.16	0.17	59	0.13	0.15	52	0.38	0.36	59	1.11	0.93	70
Foreign deposits .....		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos .....	0.32	0.36	62	0.16	0.19	63	0.16	0.17	65	0.41	0.62	40	1.99	1.86	57
Other borrowed funds and trading liabilities .....	2.66	1.24	92	2.38	1.31	87	2.57	1.27	89	2.11	1.50	82	3.12	2.38	84
All interest-bearing funds .....	0.30	0.36	39	0.35	0.40	46	0.32	0.37	50	0.61	0.74	38	1.49	1.49	58

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	435,048	562,995	1,049,266	1,485,887	637,726
Fiduciary activities income	35,239	35,846	70,540	55,171	44,331
Service charges on deposit accounts - domestic	68,093	66,110	135,130	117,915	107,356
Trading revenue	113,621	218,022	386,055	406,291	264,393
Investment banking fees and commissions	50,259	41,243	91,718	68,496	56,418
Insurance activities revenue	790	895	1,664	1,915	2,125
Venture capital revenue	0	0	0	0	0
Net servicing fees	2,372	1,993	6,642	2,349	1,588
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	39,241	77,627	132,804	109,562	8,097
Other non-interest income	125,433	121,259	224,713	724,188	153,418
Total overhead expenses	983,286	1,042,495	2,095,173	1,733,288	1,229,126
Personnel expense	575,949	651,637	1,277,684	1,059,287	709,571
Net occupancy expense	87,754	93,841	185,216	157,568	114,929
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	25,853	27,984	55,944	39,894	24,835
Other operating expenses	293,730	269,033	576,329	476,539	379,791
Fee income on mutual funds and annuities	41,891	35,714	75,789	54,967	49,655
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	7,604	8,139	7,846	8,447	4,994
Average personnel expense per employee	75.74	80.06	162.85	125.40	142.08
Average assets per employee	11,563.86	10,615.22	11,157.40	7,589.90	8,359.38

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	9.63	2.35	93	6.34	2.15	89	7.22	2.17	93	3.70	2.02	76	7.79	2.72	88
Overhead expenses / Net Interest Income + non-interest income	67.47	59.40	79	66.28	59.03	77	68.71	59.28	86	54.84	62.28	22	66.23	61.29	74
<b>Percent of Average Assets</b>															
Total overhead expense	2.24	2.17	59	2.41	2.24	65	2.39	2.17	70	2.70	2.57	68	2.94	2.69	67
Personnel expense	1.31	1.20	67	1.51	1.25	75	1.46	1.21	78	1.65	1.30	82	1.70	1.41	80
Net occupancy expense	0.20	0.22	35	0.22	0.24	36	0.21	0.23	37	0.25	0.26	44	0.28	0.28	52
Other operating expenses	0.73	0.72	62	0.69	0.73	54	0.72	0.72	61	0.81	0.94	53	0.97	0.97	65
Overhead less non-interest income	1.25	1.19	50	1.11	1.10	43	1.19	1.10	52	0.39	1.25	9	1.42	1.32	52
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	67.22	58.92	79	66.03	58.45	79	68.43	58.83	86	54.65	61.82	22	65.93	60.64	73
Personnel expense	39.37	32.65	84	41.27	33.10	90	41.73	32.93	92	33.40	32.36	50	38.06	32.39	84
Net occupancy expense	6	6.14	48	5.94	6.33	43	6.05	6.23	48	4.97	6.58	24	6.16	6.52	40
Other operating expenses	21.85	19.36	74	18.81	18.60	56	20.65	19.18	62	16.28	22.28	22	21.70	21.20	64
Total non-interest income	29.74	25.40	65	35.66	28.18	68	34.27	27.67	68	46.85	28.83	86	34.21	29.23	67
Fiduciary activities income	2.41	2.23	62	2.27	2.24	59	2.30	2.20	61	1.74	2.09	52	2.38	1.97	64
Service charges on domestic deposit accounts	4.65	3.45	66	4.19	3.19	70	4.41	3.27	69	3.72	3.27	58	5.76	3.88	74
Trading revenue	7.77	0.45	96	13.81	0.72	95	12.61	0.62	96	12.81	1.28	96	14.18	1.18	95
Investment banking fees and commissions	3.44	2.25	75	2.61	2.52	67	3	2.58	70	2.16	2.46	62	3.03	3.54	71
Insurance activities revenue	0.05	0.36	52	0.06	0.37	46	0.05	0.36	48	0.06	0.41	48	0.11	0.47	53
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.16	1.38	39	0.13	0.55	45	0.22	0.60	48	0.07	0.01	62	0.09	0.28	48
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	2.68	1.51	74	4.92	3.83	72	4.34	3.30	69	3.45	3.92	58	0.43	1.86	26
Other non-interest income	8.57	9.09	58	7.68	9.26	48	7.34	9.27	40	22.83	9.65	92	8.23	10.04	50
Overhead less non-interest income	37.48	32.73	63	30.37	29.94	45	34.16	30.52	58	7.80	31.93	9	31.72	31.06	40
Applicable income taxes / Pretax net operating income (tax equivalent)	21.64	21.22	55	22.37	21.54	58	21.17	21.18	45	8.06	18.63	7	22.43	20.56	65
Applicable income tax + TE / Pretax net operating income + TE	22.79	23.38	49	23.21	23.10	53	22.10	22.67	40	9.22	21.18	8	23.88	23.23	62

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	32,353,204	30,727,280	30,708,728	31,668,063	14,832,846	5.29	254.06
Commercial and industrial loans	15,306,728	16,169,242	14,769,467	16,307,066	8,204,088	-5.33	159.49
Loans to individuals	632,797	727,049	657,873	724,441	340,567	-12.96	120.54
Loans to depository institutions and acceptances of other banks	63,979	2,011	21,855	2,038	139,260	3081.45	-78.44
Agricultural loans	17,898	44,294	35,087	36,719	27,939	-59.59	-25.75
Other loans and leases	9,035,119	10,000,822	9,846,373	10,520,842	8,114,710	-9.66	88.93
Less: Unearned income	2,767	622	512	935	1,101	344.86	63.24
Loans and leases, net of unearned income	57,406,958	57,670,076	56,038,871	59,258,234	31,658,309	-0.46	181.06
Less: Allowance for loan and lease losses	624,122	815,038	670,124	963,311	200,307	-23.42	216.40
Net loans and leases	56,782,836	56,855,038	55,368,747	58,294,923	31,458,002	-0.13	180.72
Debt securities that reprice or mature in over 1 year	9,506,311	7,660,676	9,366,843	7,208,822	4,366,297	24.09	153.46
Mutual funds and equity securities	137,403	150,219	149,521	142,459	69,458	-8.53	445.64
Subtotal	66,426,550	64,665,933	64,885,111	65,646,204	35,893,757	2.72	176.74
Interest-bearing bank balances	9,475,253	13,451,310	14,907,384	8,351,385	482,405	-29.56	1551.70
Federal funds sold and reverse repos	712,338	622,048	641,405	445,211	633,165	14.51	2.94
Debt securities that reprice or mature within 1 year	121,665	706,882	52,528	816,338	69,970	-82.79	479.72
Trading assets	1,445,510	1,220,666	1,700,594	1,480,425	1,454,465	18.42	4.76
Total earning assets	78,181,316	80,666,839	82,187,022	76,739,563	38,533,762	-3.08	193.15
Non-interest-bearing cash and due from depository institutions	1,133,415	1,303,266	1,147,056	1,203,163	633,728	-13.03	192.83
Premises, fixed assets, and leases	974,714	1,049,415	1,012,428	1,129,264	658,916	-7.12	233.28
Other real estate owned	2,617	11,429	4,472	16,612	17,838	-77.10	-78.01
Investment in unconsolidated subsidiaries	5,080	8,690	5,080	8,691	5,080	-41.54	7596.97
Intangible and other assets	4,835,816	4,869,973	4,738,298	5,114,039	3,464,179	-0.70	140.41
Total assets	85,132,958	87,909,612	89,094,356	84,211,332	43,313,503	-3.16	189.84
Quarterly average assets	87,088,194	87,505,118	89,040,462	83,675,944	42,839,029	-0.48	201.45
Average loans and leases (YTD)	55,929,892	58,318,511	57,271,261	46,944,987	29,757,806	-4.10	190.92
<b>Memoranda</b>							
Loans held-for-sale	869,620	977,219	1,171,831	1,021,718	593,790	-11.01	100.94
Loans not held-for-sale	56,537,338	56,692,857	54,867,040	58,236,516	31,064,519	-0.27	182.80
Real estate loans secured by 1-4 family	12,023,076	11,707,501	11,460,161	12,795,313	6,388,152	2.70	139.63
Commercial real estate loans	20,258,254	18,952,709	19,158,968	18,805,650	8,411,206	6.89	392.00
Construction and land development	2,668,192	2,708,895	2,309,358	2,715,879	1,053,164	-1.50	293.09
Multifamily	1,915,642	1,910,698	1,823,421	1,917,378	551,441	0.26	452.48
Nonfarm nonresidential	15,674,420	14,333,116	15,026,189	14,172,393	6,806,601	9.36	406.93
Real estate loans secured by farmland	71,874	67,070	89,599	67,100	33,488	7.16	2312.69
Total investment securities	9,765,379	8,517,777	9,568,892	8,167,619	4,505,725	14.65	157.21
U.S. Treasury securities	90	606,664	99	613,213	100	-99.99	-10.00
US agency securities (excluding mortgage-backed securities)	974,014	742,647	850,269	684,065	306,092	31.15	
Municipal securities	562,054	517,837	545,168	460,207	60,526	8.54	
Mortgage-backed securities	8,091,818	6,490,410	8,023,835	6,217,667	4,019,009	24.67	115.13
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	10,000	0	50,008	50,540	-100.00	-100.00
Mutual funds and equity securities	137,403	150,219	149,521	142,459	69,458	-8.53	445.64
Available-for-sale securities	8,941,167	8,357,558	8,707,116	8,015,160	4,426,267	6.98	136.12
U.S. Treasury securities	90	606,664	99	613,213	100	-99.99	-10.00
US agency securities (excluding mortgage-backed securities)	974,014	742,647	850,269	684,065	306,092	31.15	
Municipal securities	562,054	517,837	545,168	460,207	60,526	8.54	
Mortgage-backed securities	7,405,009	6,490,410	7,311,580	6,217,667	4,019,009	14.09	96.87
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	40,008	40,540		
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-86,087	0	-7,317	0	1		
Available-for-sale securities appreciation (depreciation)	-887,688	57,460	-47,186	143,362	41,263		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	6,531,534	7,070,374	6,501,087	6,389,962	3,776,885	-7.62	86.08

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	27,116,347	25,839,758	27,887,578	22,178,767	8,436,236	4.94	330.05
NOW, ATS and transaction accounts	6,154,361	9,344,726	10,223,457	9,284,126	3,611,327	-34.14	173.47
Time deposits less brokered deposits < \$250K	1,608,698	1,079,667	1,929,313	-98,008	714,142	49.00	
MMDA and other savings accounts	34,393,704	33,795,821	33,288,092	33,453,610	16,768,096	1.77	177.22
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	69,273,110	70,059,972	73,328,440	64,818,495	29,529,801	-1.12	250.28
Time deposits of \$250K or more	754,770	1,121,710	859,002	1,388,713	899,764	-32.71	13.94
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	1,723,876	2,126,796	2,021,397	2,032,762	1,265,268	-18.94	62.85
Secured federal funds purchased	0	146,443	115,132	126,336	274,918		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	231,114	119,136	102,903	165,694	2,751,141	93.99	-77.88
Other borrowings w/remaining maturity over 1 year	959,821	944,661	953,471	943,897	105,591	1.60	-2.78
Brokered deposits < \$250K	524,238	2,102,333	711,883	3,779,726	2,004,429	-75.06	-72.37
Noncore funding	4,193,819	6,414,636	4,648,656	8,310,792	7,026,193	-34.62	-25.78
Trading liabilities	611,490	598,126	485,736	443,030	536,241	2.23	-0.12
Subordinated notes and debentures + trust preferred securities	641,901	733,449	641,042	731,664	190,829	-12.48	1293.44
Other liabilities	1,861,885	1,537,895	1,496,318	1,600,410	954,431	21.07	303.96
Total liabilities	76,582,205	79,344,078	80,600,192	75,904,391	38,237,495	-3.48	188.49
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	1,013,534	519,971	519,971	470,370	95,624	94.92	959.92
Common stock	335,208	344,291	333,485	346,894	194,668	-2.64	129.07
Common surplus	4,790,732	4,996,718	4,742,338	5,073,055	2,931,451	-4.12	243.23
Retained earnings	3,078,829	2,612,512	2,890,788	2,261,275	1,798,442	17.85	172.18
Accumulated other comprehensive income	-962,981	-203,389	-287,849	-140,084	-239,608		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	8,255,322	8,270,103	8,198,733	8,011,510	4,780,577	-0.18	226.11
Noncontrolling (minority) interest in subsidiaries	295,431	295,431	295,431	295,431	295,431	0.00	0.00
Total equity capital, including minority interest	8,550,753	8,565,534	8,494,164	8,306,941	5,076,008	-0.17	202.48
Total liabilities and capital	85,132,958	87,909,612	89,094,356	84,211,332	43,313,503	-3.16	189.84
<b>Memoranda</b>							
Non-interest-bearing deposits	27,116,347	25,839,758	27,887,578	22,178,767	8,436,236	4.94	330.05
Interest-bearing deposits	43,435,771	47,444,257	47,011,747	47,808,167	23,997,758	-8.45	170.95
Total deposits	70,552,118	73,284,015	74,899,325	69,986,934	32,433,994	-3.73	215.87
Long-term debt that reprices within 1 year	87,434	97,744	91,184	95,136	99,468	-10.55	8.35
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	8,198,733	8,011,510	8,011,510	4,780,577	4,489,949		
Accounting restatements	0	0	0	-96,057	-1,011		
Net income	368,568	540,567	998,877	845,492	440,908		
Net sale of new perpetual preferred stock	493,563	49,602	49,602	144,665	0		
Net sale of new common stock	50,117	-79,333	-344,519	34,487	-102,414		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	393	393	2,497,295	0		
Less: Dividends declared	180,527	189,358	369,360	286,689	183,861		
Change in other comprehensive income	-675,132	-63,305	-147,765	99,496	137,006		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	27	-5	-7,756	0		
Holding company equity capital, ending balance	8,255,322	8,270,103	8,198,733	8,011,510	4,780,577		

BHC Name

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### Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	38	38.78	45	34.95	36.32	40	34.47	36.25	39	37.61	36.22	44	34.25	37.78	38
Commercial and industrial loans	17.98	11.05	82	18.39	12.25	81	16.58	10.76	78	19.36	13.52	79	18.94	12.02	80
Loans to individuals	0.74	3.52	34	0.83	3.48	37	0.74	3.36	38	0.86	3.40	38	0.79	4.20	30
Loans to depository institutions and acceptances of other banks	0.08	0.02	89	0	0.01	72	0.02	0.02	87	0	0.03	71	0.32	0.04	89
Agricultural loans	0.02	0.19	45	0.05	0.21	53	0.04	0.18	51	0.04	0.19	51	0.06	0.24	55
Other loans and leases	10.61	4.45	87	11.38	4.22	93	11.05	4.47	89	12.49	4.63	93	18.73	5.01	96
Net loans and leases	66.70	61.60	65	64.67	59.81	62	62.15	58.67	60	69.22	61.58	71	72.63	63.77	71
Debt securities over 1 year	11.17	19.46	21	8.71	17.61	15	10.51	19.46	19	8.56	15.55	17	10.08	14.60	22
Mutual funds and equity securities	0.16	0.05	85	0.17	0.06	85	0.17	0.06	86	0.17	0.05	83	0.16	0.06	82
Subtotal	78.03	82.34	21	73.56	78.32	24	72.83	79.22	22	77.95	78.16	33	82.87	79.65	40
Interest-bearing bank balances	11.13	4.59	89	15.30	9.11	86	16.73	8.50	87	9.92	7.51	69	1.11	3.06	27
Federal funds sold and reverse repos	0.84	0.58	81	0.71	0.52	81	0.72	0.54	80	0.53	0.82	81	1.46	1.57	80
Debt securities 1 year or less	0.14	1.68	10	0.80	1.53	37	0.06	1.56	6	0.97	1.68	41	0.16	1.91	11
Trading assets	1.70	0.55	85	1.39	0.60	85	1.91	0.49	90	1.76	1.01	85	3.36	1.19	84
Total earning assets	91.83	90.95	63	91.76	91.43	54	92.25	91.77	56	91.13	91.05	51	88.96	89.53	41
Non-interest cash and due from depository institutions	1.33	1.01	77	1.48	1.01	86	1.29	0.82	86	1.43	1.07	81	1.46	1.14	77
Other real estate owned	0	0.01	40	0.01	0.02	62	0.01	0.01	44	0.02	0.02	60	0.04	0.03	69
All other assets	6.83	7.97	34	6.76	7.50	43	6.47	7.35	39	7.44	7.82	44	9.57	9.27	55
<b>Memoranda</b>															
Short-term investments	12.11	7.68	81	16.81	12.01	77	17.51	11.47	77	11.42	11.17	59	2.74	7.63	37
U.S. Treasury securities	0	1.96	15	0.69	1.08	63	0	1.47	20	0.73	0.84	72	0	1.03	23
US agency securities (excluding mortgage-backed securities)	1.14	0.84	69	0.84	0.77	68	0.95	0.82	67	0.81	0.63	70	0.71	0.54	66
Municipal securities	0.66	1.75	47	0.59	1.72	44	0.61	1.73	47	0.55	1.69	41	0.14	1.34	30
Mortgage-backed securities	9.50	13.68	33	7.38	12.97	24	9.01	14.14	26	7.38	11.75	30	9.28	11.44	34
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.52	8	0.01	0.52	30	0	0.53	8	0.06	0.42	44	0.12	0.39	53
Loans held-for-sale	1.02	0.35	84	1.11	0.42	83	1.32	0.55	81	1.21	0.52	82	1.37	0.39	88
Loans held for investment	66.41	61.41	63	64.49	59.85	62	61.58	58.06	60	69.16	61.72	72	71.72	63.50	69
Real estate loans secured by 1-4 family	14.12	12.26	63	13.32	11.69	61	12.86	11.46	61	15.19	11.91	64	14.75	13.29	58
Revolving	2.32	1.49	71	2.53	1.45	72	2.27	1.42	70	2.99	1.66	75	3.04	2.07	68
Closed-end, secured by first liens	11.70	10.40	65	10.64	9.84	61	10.48	9.67	61	12.02	9.81	62	11.47	10.69	54
Closed-end, secured by junior liens	0.10	0.18	48	0.14	0.20	48	0.11	0.17	49	0.18	0.22	55	0.24	0.28	57
Commercial real estate loans	23.80	24.34	47	21.56	22.48	46	21.50	22.69	48	22.33	22.22	47	19.42	22.23	42
Construction and land development	3.13	3.75	48	3.08	3.35	48	2.59	3.34	45	3.23	3.40	54	2.43	3.44	47
Multifamily	2.25	3.69	42	2.17	3.31	43	2.05	3.57	39	2.28	3.12	42	1.27	3.01	31
Nonfarm nonresidential	18.41	15.50	60	16.30	14.81	55	16.87	14.57	60	16.83	14.72	55	15.71	14.69	53
Real estate loans secured by farmland	0.08	0.35	52	0.08	0.34	50	0.10	0.30	56	0.08	0.33	50	0.08	0.36	49

BHC Name

City/State

### Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	56.36	62.08	33	53.28	59.66	33	54.80	61.05	33	53.44	57.15	37	46.85	57.46	33
Real estate loans secured by 1-4 family	20.94	20.31	51	20.30	19.82	50	20.45	19.86	50	21.59	19.43	56	20.18	20.75	46
Revolving	3.44	2.40	68	3.86	2.42	70	3.61	2.43	66	4.25	2.64	74	4.16	3.15	63
Closed-end	17.50	17.67	48	16.44	17.22	50	16.84	17.24	48	17.34	16.59	55	16.02	17.39	41
Commercial real estate loans	35.29	38.23	40	32.86	36.54	40	34.19	37.86	42	31.74	34.63	41	26.57	33.52	36
Construction and land development	4.65	5.97	45	4.70	5.50	46	4.12	5.65	45	4.58	5.26	49	3.33	5.09	43
1-4 family	0.26	1.34	34	0.40	1.11	39	0.35	1.18	37	0.49	0.93	48	0.44	0.94	44
Other	4.39	4.56	51	4.30	4.33	52	3.77	4.40	45	4.09	4.19	54	2.89	4.02	45
Multifamily	3.34	5.72	39	3.31	5.34	37	3.25	5.78	37	3.24	4.96	38	1.74	4.69	25
Nonfarm nonresidential	27.30	24.64	54	24.85	24.14	46	26.81	24.56	54	23.92	22.93	48	21.50	22.15	48
Owner-occupied	12.91	8.28	75	11.85	8.14	72	12.90	8.29	76	11.24	7.68	72	13.13	7.72	82
Other	14.39	16.13	42	13	15.71	37	13.91	15.94	41	12.67	14.95	37	8.37	14.34	30
Real estate loans secured by farmland	0.13	0.59	50	0.12	0.59	46	0.16	0.54	55	0.11	0.54	48	0.11	0.55	48
Loans to depository institutions and acceptances of other banks	0.11	0.05	87	0	0.03	72	0.04	0.04	85	0	0.06	71	0.44	0.11	87
Commercial and industrial loans	26.66	18.46	78	28.04	20.98	74	26.36	18.86	77	27.52	22.17	71	25.91	19.53	73
Loans to individuals	1.10	6.27	33	1.26	6.28	34	1.17	6.24	36	1.22	6.13	33	1.08	7.13	25
Credit card loans	0.17	0.53	63	0.19	0.51	66	0.19	0.53	64	0.20	0.65	65	0.32	0.81	62
Agricultural loans	0.03	0.32	43	0.08	0.37	53	0.06	0.34	48	0.06	0.32	48	0.09	0.37	53
Other loans and leases	15.74	8.30	79	17.34	8.03	84	17.57	8.75	83	17.75	9.09	83	25.63	9.85	89
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	387.21	407.54	42	396.19	383.17	48	401.71	391.81	47	419.26	381.27	50	374.50	391.26	42
Real estate loans secured by 1-4 family	143.90	130.40	63	150.95	124.52	64	149.91	126.06	66	169.40	125.03	67	161.29	138.18	62
Revolving	23.63	15.55	71	28.72	15.53	77	26.45	15.44	73	33.36	17.42	78	33.25	21.26	69
Closed-end	120.26	113.22	59	122.23	107.53	62	123.46	108.85	64	136.04	106.14	65	128.04	115.20	58
Commercial real estate loans	242.46	254.23	47	244.37	238.21	48	250.63	245.88	51	248.97	234.65	48	212.36	229.44	46
Construction and land development	31.93	38.88	46	34.93	35.52	54	30.21	35.95	47	35.96	35.62	55	26.59	34.95	47
1-4 family	1.77	8.60	34	2.99	7.06	41	2.55	7.42	41	3.87	6.34	49	3.52	6.61	46
Other	30.16	29.76	52	31.94	28.07	59	27.66	28.11	51	32.08	28.16	59	23.07	27.32	47
Multifamily	22.93	39.14	41	24.64	34.78	45	23.85	38.66	42	25.38	32.74	44	13.92	31.04	34
Nonfarm nonresidential	187.60	162.28	60	184.81	157.17	60	196.56	158.05	63	187.63	155.06	57	171.85	152.10	54
Owner-occupied	88.73	54.20	78	88.14	52.65	80	94.59	52.99	83	88.19	52.37	78	104.93	53.07	86
Other	98.87	106.54	46	96.67	102.08	48	101.97	102.54	50	99.44	100.54	49	66.92	97.41	37
Real estate loans secured by farmland	0.86	3.62	50	0.86	3.59	48	1.17	3.22	57	0.89	3.44	49	0.85	3.60	49
Loans to depository institutions and acceptances of other banks	0.77	0.27	87	0.03	0.18	74	0.29	0.21	86	0.03	0.28	71	3.52	0.44	91
Commercial and industrial loans	183.20	115.10	81	208.48	127.07	85	193.21	114.45	83	215.89	139.91	82	207.13	122.02	83
Loans to individuals	7.57	35.52	36	9.37	35.29	38	8.61	34.55	39	9.59	37.47	40	8.60	43.51	30
Credit card loans	1.19	2.76	66	1.38	2.61	68	1.37	2.77	68	1.55	3.30	68	2.59	4.34	68
Agricultural loans	0.21	1.81	44	0.57	2.01	54	0.46	1.86	53	0.49	1.88	53	0.71	2.18	57
Other loans and leases	108.14	50.19	83	128.95	46.75	90	128.80	51.06	86	139.29	49.54	93	204.88	52.44	95
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	22.88	30.64	33	21.44	28.84	31	21.78	30.07	33	20.91	27.32	34	13.75	26.45	21
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	157.23	203.71	37	159.45	187.37	40	159.69	195.33	38	164.06	183.76	43	109.93	178.57	32
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	245.96	261.50	44	247.59	244.59	47	254.29	252.85	48	252.25	240.85	47	214.86	236.10	45

BHC Name

City/State

# Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	12.11	7.68	81	16.81	12.01	77	17.51	11.47	77	11.42	11.17	59	2.74	7.63	37
Liquid assets	25.65	25.39	53	27.80	28.17	48	30.61	29.03	52	22.56	26.22	43	17.38	22.44	44
Investment securities	11.47	21.68	16	9.69	19.64	13	10.74	21.63	15	9.70	17.85	16	10.40	16.99	18
Net loans and leases	66.70	61.60	65	64.67	59.81	62	62.15	58.67	60	69.22	61.58	71	72.63	63.77	71
Net loans, leases and standby letters of credit	67.54	62.44	65	65.57	60.62	66	63.05	59.49	60	70.11	62.48	71	73.69	64.84	72
Core deposits	81.37	75.64	63	79.70	74.75	62	82.30	75.71	77	76.97	70.67	59	68.18	63.09	52
Noncore funding	4.93	10.86	31	7.30	10.89	46	5.22	10.30	33	9.87	14.13	46	16.22	19.36	51
Time deposits of \$250K or more	0.89	1.54	35	1.28	1.81	41	0.96	1.58	35	1.65	2.11	46	2.08	2.94	40
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	2.02	1.20	78	2.42	1.20	81	2.27	1.23	80	2.41	1.47	77	2.92	1.94	73
Secured federal funds purchased	0	0	49	0.17	0	99	0.13	0	99	0.15	0	97	0.63	0	99
Net federal funds purchased (sold)	1.19	0.50	75	1.71	0.52	85	1.55	0.54	80	1.89	0.54	83	1.46	0.48	73
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.27	1.63	37	0.14	0.99	46	0.12	1	41	0.20	1.24	38	6.35	3.01	86
Earning assets that reprice within 1 year	54.45	36.16	88	58.98	38.93	90	58.13	37.37	89	55.73	39.38	89	54	39.29	88
Interest-bearing liabilities that reprice within 1 year	8.80	6.49	78	4.20	7.04	33	6.69	6.39	70	4.89	8.20	36	6.92	10.19	30
Long-term debt that reprices within 1 year	0.10	0.28	67	0.11	0.26	65	0.10	0.26	67	0.11	0.47	58	0.23	0.96	56
Net assets that reprice within 1 year	45.55	28.22	88	54.67	30.25	93	51.34	29.65	91	50.72	29.11	92	46.85	26.63	92
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-9.21	3.09	10	-12.93	-1.82	15	-16.88	-2.33	11	-1.98	3.20	38	16.26	14.45	59
Net short-term noncore funding dependence	-10.80	-1.79	14	-14.68	-8.21	24	-18.50	-7.71	17	-3.82	-4.76	48	15.45	3.38	86
Short-term investment / Short-term noncore funding	328.77	166.36	81	279.60	284.81	63	433.39	273.46	77	135.34	184.19	48	17.60	77.77	22
Liquid assets - short-term noncore funding / Nonliquid assets	29.54	28.61	58	30.17	34.02	48	38.29	36.68	59	18.24	28.18	41	2.22	16.97	23
Net loans and leases / Total deposits	80.48	76.80	58	77.58	74.66	57	73.92	72.79	54	83.29	79.43	63	96.99	90.31	70
Net loans and leases / Core deposits	81.97	82.80	53	81.15	81.17	53	75.51	78.25	50	89.94	88.34	62	106.53	103.93	62
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-1.10	-6.37	71	0	0.84	18	-0.10	0.12	36	0	1.57	7	0	0.72	14
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-11.36	-13.54	56	0.81	1.94	25	-0.67	-0.25	36	2.11	4.31	20	1.10	1.36	49
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	7.03	23.58	32	0.12	13.42	32	7.44	14.28	45	0.12	11.38	35	0.22	12.67	35
Available-for-sale securities	91.56	74.56	68	98.12	84.66	62	90.99	83.77	51	98.13	87.23	59	98.24	85.40	66
U.S. Treasury securities	0	9.26	15	7.12	5.52	71	0	6.70	20	7.51	4.72	75	0	6.15	23
US agency securities (excluding mortgage-backed securities)	9.97	4.02	80	8.72	4.50	77	8.89	4.12	77	8.38	4.01	78	6.79	3.49	77
Municipal securities	5.76	8	53	6.08	8.87	53	5.70	8.22	55	5.63	9.83	49	1.34	7.75	31
Mortgage-backed securities	82.86	63.23	78	76.20	66.59	63	83.85	66.54	78	76.13	66.64	62	89.20	67.43	80
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0	3.01	8	0.12	3.17	31	0	3.08	8	0.61	3.01	43	1.12	2.94	52
Mutual funds and equity securities	1.41	0.28	92	1.76	0.32	91	1.56	0.29	92	1.74	0.35	92	1.54	0.40	90
Debt securities 1 year or less	1.25	8.89	17	8.30	8.69	58	0.55	7.78	8	9.99	10.55	59	1.55	11.86	11
Debt securities 1 to 5 years	6.80	20.02	20	7.96	17.05	36	7.57	18.25	28	7.84	17.03	36	8.17	17.94	38
Debt securities over 5 years	90.54	68.75	90	81.98	72.17	62	90.32	71.11	85	80.42	69.86	60	88.74	66.02	78
Pledged securities	66.88	30.80	87	83.01	33.87	95	67.94	32.26	89	78.24	35.67	94	83.82	30.57	99
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-30.25	-31.70	56	214.32	51.37	91	62.30	27.98	73	710.85	183.32	92	-38.98	26.69	7
Investment securities	14.65	21.19	45	53.97	33.34	73	17.16	31.36	40	81.27	23.62	90	-3.86	11.75	19
Core deposits	-1.12	9.58	13	108.61	16.88	98	13.13	16.94	48	119.50	26.88	98	4.07	11.23	24
Noncore funding	-34.62	10.50	7	-19.48	-23.76	54	-44.06	-14.79	15	18.28	-12.18	85	9.30	6.59	60

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	26,048,570	22,496,838	24,229,382	20,795,773	12,355,221
Commit: Secured commercial real estate loans	4,979,768	3,436,971	4,484,958	2,884,255	1,911,673
Commit: Unsecured real estate loans	194,287	309,115	362,144	103,468	30,729
Credit card lines (reported semiannually, June/Dec)	1,343,676	1,569,114	1,305,001	1,519,556	1,014,420
Securities underwriting	0	0	0	0	0
Standby letters of credit	714,550	785,882	806,741	748,839	458,235
Commercial and similar letters of credit	8,535	3,073	3,439	2,332	1,033
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	777,074	485,829	500,332	464,296	0
Credit derivatives - notional amount (holding company as beneficiary)	229,404	238,558	256,529	232,612	0
Credit derivative contracts w/ purchased credit protection-investment grade	328,076	210,993	228,448	154,245	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	678,401	513,394	528,413	542,663	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	7,013,864	19,354,083	9,877,141	23,190,246	18,642,824
Written options contracts (interest rate)	921,346	1,112,235	1,056,023	1,294,064	569,296
Purchased options contracts (interest rate)	779,672	687,003	827,486	679,562	639,296
Interest rate swaps	25,631,212	21,843,695	22,724,687	21,538,799	11,732,427
Futures and forward foreign exchange	35,715	28,343	28,528	144,456	41,834
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	30,730	89,201	65,273	102,561	0
Purchased options contracts (commodity and other)	30,730	89,201	65,273	102,561	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	30.60	24.48	74	25.59	22.45	65	27.20	22.78	68	24.69	22.01	66	28.53	23.52	70
Standby letters of credit	0.84	0.66	72	0.89	0.67	74	0.91	0.65	73	0.89	0.71	72	1.06	0.84	71
Commercial and similar letters of credit	0.01	0.02	64	0	0.02	53	0	0.02	54	0	0.02	50	0	0.02	46
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.91	0.26	84	0.55	0.25	76	0.56	0.24	77	0.55	0.35	72	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0.27	0.18	73	0.27	0.19	73	0.29	0.18	74	0.28	0.30	72	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0.39	0.19	77	0.24	0.18	76	0.26	0.18	78	0.18	0.25	75	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.80	0.17	88	0.58	0.14	84	0.59	0.13	85	0.64	0.30	82	0	0.45	34
Derivative contracts	40.46	44.65	75	49.15	49.75	78	38.89	46.30	72	55.87	48.62	77	73.02	68.47	78
Interest rate contracts	40.34	32.11	77	48.91	35.96	81	38.71	32.46	77	55.46	34.36	82	72.92	47.31	81
Interest rate futures and forward contracts	8.24	3.60	87	22.02	5.17	90	11.09	3.25	89	27.54	6.21	89	43.04	10.67	87
Written options contracts (interest rate)	1.08	1.58	72	1.27	1.82	65	1.19	1.41	70	1.54	2.18	62	1.31	2.47	69
Purchased options contracts (interest rate)	0.92	1.48	72	0.78	1.33	71	0.93	1.31	77	0.81	1.46	69	1.48	2.65	70
Interest rate swaps	30.11	21.90	79	24.85	20.67	69	25.51	20.49	74	25.58	20.83	71	27.09	28.86	73
Foreign exchange contracts	0.04	6.76	60	0.03	6.16	59	0.03	6.30	58	0.17	6.01	62	0.10	10.12	54
Futures and forward foreign exchange contracts	0.04	4.19	63	0.03	3.93	61	0.03	3.78	61	0.17	3.47	65	0.10	5.23	57
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0.07	1.19	73	0.20	0.86	75	0.15	0.92	76	0.24	1.86	73	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0.04	0.41	81	0.10	0.29	81	0.07	0.32	82	0.12	0.52	82	0	0.98	35
Purchased options contracts (commodity and other)	0.04	0.31	81	0.10	0.19	82	0.07	0.21	83	0.12	0.37	81	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	46.57	46.07	68	38.58	42.93	59	42.31	44.98	61	44.30	42.82	68	41.52	45.53	64

BHC Name

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## Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts	34,443,269	43,203,761	34,644,411	47,052,249	31,625,677
Interest rate contracts	34,346,094	42,997,016	34,485,337	46,702,671	31,583,843
Foreign exchange contracts	35,715	28,343	28,528	144,456	41,834
Equity, commodity, and other contracts	61,460	178,402	130,546	205,122	0
<b>Derivatives Position</b>					
Futures and forwards	7,049,579	19,382,426	9,905,669	23,334,702	18,684,658
Written options	952,076	1,201,436	1,121,296	1,396,625	569,296
Exchange-traded	0	0	0	0	0
Over-the-counter	952,076	1,201,436	1,121,296	1,396,625	569,296
Purchased options	810,402	776,204	892,759	782,123	639,296
Exchange-traded	0	0	0	0	0
Over-the-counter	810,402	776,204	892,759	782,123	639,296
Swaps	25,631,212	21,843,695	22,724,687	21,538,799	11,732,427
Held for trading	13,179,102	26,368,482	16,688,126	30,472,190	24,097,340
Interest rate contracts	13,143,387	26,340,139	16,659,598	30,327,734	24,055,506
Foreign exchange contracts	35,715	28,343	28,528	144,456	41,834
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	21,264,167	16,835,279	17,956,285	16,580,059	7,528,337
Interest rate contracts	21,202,707	16,656,877	17,825,739	16,374,937	7,528,337
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	61,460	178,402	130,546	205,122	0
Derivative contracts (excluding futures and FX 14 days or less)	34,936,851	42,979,474	34,601,705	46,590,315	31,056,379
One year or less	17,513,809	20,750,177	11,544,347	24,517,621	20,314,870
Over 1 year to 5 years	7,898,234	10,504,639	11,565,055	10,168,416	4,570,163
Over 5 years	9,524,808	11,724,658	11,492,303	11,904,278	6,171,346
Gross negative fair value (absolute value)	607,266	116,435	128,459	148,214	68,116
Gross positive fair value	188,831	479,440	324,143	769,986	183,305
Held for trading	53,908	155,756	99,372	274,111	89,312
Non-traded	134,923	323,684	224,771	495,875	93,993
Current credit exposure on risk-based capital derivative contracts	174,158	454,800	315,136	734,339	182,490
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	25	0	0	0	0
90+ days past due	29	0	0	0	0

BHC Name

City/State

# Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	99.72	93.66	43	99.52	94.09	40	99.54	94.17	42	99.26	94.10	43	99.87	93.44	57
Foreign exchange contracts .....	0.10	3.30	57	0.07	3.27	54	0.08	3.47	53	0.31	3.49	57	0.13	3.20	47
Equity, commodity, and other contracts .....	0.18	1.20	72	0.41	1.17	73	0.38	1.14	75	0.44	1.17	70	0	1.64	31
<b>Futures and forwards .....</b>															
Written options .....	20.47	9.78	76	44.86	12.57	89	28.59	11.16	82	49.59	14.05	91	59.08	13.49	92
Exchange-traded .....	2.76	5.78	52	2.78	7.49	42	3.24	6.28	47	2.97	8.18	35	1.80	5.91	39
Over-the-counter .....	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options .....	2.76	5.46	54	2.78	7.20	44	3.24	5.96	50	2.97	7.73	39	1.80	5.10	42
Exchange-traded .....	2.35	3.69	59	1.80	3.44	56	2.58	3.27	62	1.66	3.42	55	2.02	4.42	57
Over-the-counter .....	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Swaps .....	2.35	3.17	63	1.80	3.04	60	2.58	2.87	64	1.66	2.86	59	2.02	3.35	60
Held for trading .....	74.42	74.97	37	50.56	71.23	23	65.59	74.26	28	45.78	68.76	23	37.10	69.75	16
<b>Interest rate contracts .....</b>															
Foreign exchange contracts .....	38.26	37.98	52	61.03	40.60	53	48.17	40.42	51	64.76	43.53	53	76.20	44.16	63
Equity, commodity, and other contracts .....	38.16	31.52	56	60.97	34.42	60	48.09	34.15	56	64.46	36.62	64	76.06	37.24	74
<b>Foreign exchange contracts .....</b>															
Equity, commodity, and other contracts .....	0.10	1.71	70	0.07	1.57	67	0.08	1.68	67	0.31	1.60	68	0.13	1.60	61
<b>Equity, commodity, and other contracts .....</b>															
Non-traded .....	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
<b>Non-traded .....</b>															
Interest rate contracts .....	61.74	62.02	47	38.97	59.40	46	51.83	59.58	48	35.24	56.47	46	23.80	55.84	36
Foreign exchange contracts .....	61.56	57.94	52	38.55	56.19	48	51.45	56.71	52	34.80	53.82	46	23.80	52.22	37
Equity, commodity, and other contracts .....	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	0.18	0.10	86	0.41	0.13	87	0.38	0.09	88	0.44	0.10	87	0	0.13	38
Over 1 year to 5 years .....	101.43	93.09	78	99.48	91.87	69	99.88	92.53	71	99.02	91.48	67	98.20	93.86	54
Over 5 years .....	50.85	31.78	68	48.03	28.05	74	33.32	27.56	64	52.11	32.05	74	64.24	32.17	79
Gross negative fair value (absolute value) .....	22.93	24.76	46	24.31	26.03	46	33.38	27.01	57	21.61	27.06	49	14.45	30.45	32
Gross positive fair value .....	27.65	27.14	55	27.14	30.08	50	33.17	29.89	57	25.30	29.56	47	19.51	28.09	43
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	1.76	1.56	62	0.27	1.25	16	0.37	0.98	23	0.31	1.55	16	0.22	0.83	20
Gross positive fair value (X) .....	0.55	1.74	19	1.11	1.68	28	0.94	1.34	27	1.64	2.23	39	0.58	1.19	24
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.08	0.07	75	0.02	0.05	46	0.02	0.04	53	0.02	0.07	42	0.02	0.06	54
Gross positive fair value (X) .....	0.02	0.08	52	0.07	0.07	69	0.05	0.05	69	0.11	0.09	71	0.05	0.07	66
Held for trading (X) .....	0.01	0.06	56	0.02	0.05	56	0.01	0.04	52	0.04	0.07	54	0.02	0.06	58
Non-traded (X) .....	0.02	0.02	65	0.05	0.01	90	0.03	0.01	89	0.07	0.02	92	0.02	0.01	82
Current credit exposure (X) .....	0.02	0.04	59	0.06	0.05	72	0.04	0.04	73	0.11	0.06	77	0.05	0.05	70
Credit losses on derivative contracts .....	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	95	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	96	0	0	46	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.26	0.54	56	0.73	0.63	69	0.49	0.46	71	1.16	0.85	72	0.49	0.73	67

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	670,124	963,311	963,311	200,307	180,424
Gross losses	39,696	28,751	58,618	155,142	58,733
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	17,694	30,478	56,431	35,941	31,616
Net losses	22,002	-1,727	2,187	119,201	27,117
Provision for loan and lease losses	-24,000	-150,000	-291,000	489,000	47,000
Adjustments	0	0	0	393,205	0
Ending balance	624,122	815,038	670,124	963,311	200,307
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.05	0.08	11	-0.35	-0.14	15	-0.33	-0.09	8	0.76	0.51	82	0.11	0.15	50
Provision for loan and lease losses / Average loans and leases	-0.09	0.14	13	-0.51	-0.25	23	-0.51	-0.16	11	1.04	0.82	74	0.16	0.24	44
Provision for loan and lease losses / Net loan and lease losses	-109.08	198.72	18	8,685.58	77.32	96	-13,305.90	-105.48	1	410.23	487.86	60	173.32	130.58	80
Allowance for loan and lease losses / Total loans and leases not held for sale	1.10	1.17	47	1.44	1.39	60	1.22	1.23	53	1.65	1.58	63	0.64	0.83	34
Allowance for loan and lease losses / Total loans and leases	1.09	1.15	46	1.41	1.37	59	1.20	1.20	51	1.63	1.55	64	0.63	0.81	34
Allowance for loan and lease losses / Net loans and leases losses (X)	14.18	28.67	48		15.27		306.41	21.39	98	8.08	11.58	55	7.39	8.03	66
Allowance for loan and lease losses / Nonaccrual assets	203.50	413.77	26	232.02	318.67	42	237.60	364.13	40	247.91	299.17	52	120.41	218.72	33
ALLL / 90+ days past due + nonaccrual loans and leases	189.11	319.24	32	219.96	260.68	48	196.17	287.08	38	234.50	244.34	55	103.09	151.73	37
Gross loan and lease losses / Average loans and leases	0.14	0.16	59	0.10	0.22	30	0.10	0.19	36	0.33	0.34	60	0.20	0.28	46
Recoveries / Average loans and leases	0.06	0.07	57	0.10	0.08	69	0.10	0.08	70	0.08	0.07	65	0.11	0.08	75
Net losses / Average loans and leases	0.08	0.08	61	-0.01	0.13	10	0	0.11	12	0.25	0.27	60	0.09	0.21	38
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	30.19	23.25	73	19.65	16.12	71	36.37	34.67	63	61.19	33.98	85	69.04	36.22	87
Earnings coverage of net loan and lease losses (X)	20.69	-9.51	53	-321.58	4.52	6	454.41	39.72	96	11.93	22.91	51	23.33	24.40	65

#### Net Loan and Lease Losses By Type

Real estate loans	-0.04	-0.01	11	-0.08	0.03	3	-0.04	0.02	7	-0.03	0.04	7	-0.09	0.01	3
Real estate loans secured by 1-4 family	-0.12	-0.02	4	-0.21	-0.01	1	-0.19	-0.02	1	-0.09	0.01	3	-0.22	0.01	1
Revolving	-0.52	-0.08	7	-0.66	-0.05	5	-0.64	-0.07	6	-0.35	0.01	5	-0.64	0.02	2
Closed-end	-0.04	-0.02	20	-0.10	-0.01	3	-0.09	-0.01	4	-0.02	0	24	-0.11	0	3
Commercial real estate loans	0	0	74	0.01	0.05	46	0.04	0.04	68	0.01	0.07	33	0.01	0.01	53
Construction and land development	-0.04	-0.02	21	-0.05	0	13	0	0	79	-0.04	0	15	-0.05	-0.01	22
1-4 family	-0.02	0	7	-0.03	0	3	-0.06	0	1	-0.01	0	15	0	0	55
Other	-0.02	-0.01	25	-0.03	-0.01	21	0.06	0	90	-0.03	0	15	-0.05	-0.01	19
Multifamily	-0.01	0	9	-0.03	0.01	3	-0.02	0.01	3	0	0	28	0	0	27
Nonfarm nonresidential	0.01	0	77	0.02	0.07	55	0.05	0.05	66	0.02	0.11	34	0.01	0.02	60
Owner-occupied	0.01	0	90	0	0.01	23	0.05	0.01	88	0.01	0.02	61	0	0.01	64
Other	0	0	72	0.02	0.06	66	0	0.04	47	0.01	0.08	39	0.01	0.01	68
Real estate loans secured by farmland	-0.18	0	2	-0.18	-0.01	6	-0.11	0	8	-0.19	0.02	3	-0.03	0.01	7
Commercial and industrial loans	0.21	0.10	75	0.08	0.20	42	0.04	0.17	26	0.73	0.47	78	0.28	0.37	49
Loans to individuals	1.51	0.65	87	0.46	0.78	48	0.79	0.71	61	0.48	1.13	27	1.81	1.17	77
Credit card loans	6.22	1.99	97	3.47	2.18	79	3.11	1.84	81	2.97	2.92	48	3.16	3.11	47
Agricultural loans	0	0.01	53	0	0.03	48	-0.01	0.02	23	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions	0	0		0	0		0	0		0	0		0	0	
Other loans and leases	0.19	0.14	72	0.03	0.08	59	0.05	0.10	62	0.05	0.15	54	0.14	0.15	64

BHC Name

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### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	111,250	83,776	113,204	102,145	38,072
90+ days past due loans and leases	23,324	19,271	59,563	22,229	27,953
Nonaccrual loans and leases	306,699	351,272	282,033	388,566	166,352
Total past due and nonaccrual loans and leases	441,273	454,319	454,800	512,940	232,377
Restructured 30-89 days past due	3,475	1,848	1,084	2,344	5,836
Restructured 90+ days past due	9,521	4,404	8,982	5,033	6,844
Restructured nonaccrual	86,619	131,316	88,813	142,201	84,187
Total restructured loans and leases	99,615	137,568	98,879	149,578	96,867
30-89 days past due loans held for sale	5,206	3,915	5,423	3,174	3,732
90+ days past due loans held for sale	5,976	7,755	19,604	6,199	6,484
Nonaccrual loans held for sale	5,891	7,640	6,880	2,566	3,932
Total past due and nonaccrual loans held for sale	17,073	19,310	31,907	11,939	14,148
Restructured loans and leases in compliance	131,215	174,994	141,959	196,133	155,736
Other real estate owned	2,617	11,429	4,472	16,612	17,838
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.19	0.32	39	0.15	0.27	37	0.20	0.32	39	0.17	0.39	20	0.12	0.43	13
90+ days past due loans and leases	0.04	0.09	54	0.03	0.10	53	0.11	0.10	71	0.04	0.12	49	0.09	0.15	58
Nonaccrual loans and leases	0.53	0.38	76	0.61	0.58	59	0.50	0.46	61	0.66	0.66	55	0.53	0.51	58
90+ days past due and nonaccrual loans and leases	0.57	0.53	65	0.64	0.73	52	0.61	0.62	60	0.69	0.85	44	0.61	0.71	50
30-89 days past due restructured	0.01	0.01	66	0	0.01	57	0	0.01	53	0	0.01	52	0.02	0.01	70
90+ days past due restructured	0.02	0	87	0.01	0	84	0.02	0	87	0.01	0.01	84	0.02	0.01	87
Nonaccrual restructured	0.15	0.09	75	0.23	0.12	81	0.16	0.10	74	0.24	0.13	83	0.27	0.14	78
30-89 days past due loans held for sale	0.01	0	90	0.01	0	89	0.01	0	87	0.01	0	84	0.01	0	90
90+ days past due loans held for sale	0.01	0	90	0.01	0	93	0.03	0	93	0.01	0	89	0.02	0	94
Nonaccrual loans held for sale	0.01	0	88	0.01	0	84	0.01	0	87	0	0.01	80	0.01	0	88
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.19	0.32	39	0.15	0.27	37	0.20	0.32	39	0.17	0.40	20	0.12	0.43	13
90+ days past due assets	0.04	0.10	54	0.03	0.10	52	0.11	0.10	71	0.04	0.12	49	0.09	0.15	56
Nonaccrual assets	0.53	0.39	75	0.61	0.59	59	0.50	0.47	61	0.66	0.67	53	0.53	0.53	57
30+ days past due and nonaccrual assets	0.77	0.88	54	0.79	1.04	43	0.81	0.97	50	0.87	1.29	34	0.73	1.19	32
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.39	0.32	72	0.42	0.43	56	0.38	0.36	64	0.49	0.52	52	0.45	0.44	58
90+ days past due and nonaccrual assets + other real estate owned	0.39	0.34	69	0.43	0.46	53	0.39	0.37	63	0.51	0.55	51	0.49	0.48	55
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.53	0.38	74	0.62	0.52	65	0.49	0.41	67	0.72	0.60	68	0.81	0.53	79
Allowance for loan and lease losses	72.67	57.44	69	66.74	67.93	57	65.44	62.64	62	63.19	66.66	50	176.03	115.41	83
Equity capital + allowance for loan and lease losses	5.11	3.52	77	5.99	4.43	76	4.94	3.60	73	6.78	4.97	75	7.08	4.28	80
Tier 1 capital + allowance for loan and lease losses	5.37	3.97	75	6.88	5.28	71	5.65	4.30	72	7.86	6.05	71	8.90	5.65	81
Loans and leases + other real estate owned	0.79	0.63	68	0.94	0.88	59	0.78	0.71	62	1.03	0.97	59	1.11	0.85	72

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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### Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.27	0.26	62	0.15	0.24	42	0.25	0.26	53	0.25	0.39	41	0.21	0.38	30
90+ days past due .....	0.06	0.11	66	0.06	0.12	65	0.17	0.12	80	0.07	0.16	60	0.17	0.16	75
Nonaccrual .....	0.57	0.45	71	0.67	0.65	59	0.55	0.52	66	0.73	0.76	57	0.58	0.46	66
Commercial and industrial															
30–89 days past due .....	0.12	0.28	32	0.19	0.17	63	0.19	0.24	53	0.09	0.23	26	0.04	0.31	12
90+ days past due .....	0.02	0.03	58	0	0.02	48	0.04	0.04	69	0	0.03	36	0.01	0.05	42
Nonaccrual .....	0.71	0.46	73	0.65	0.64	61	0.67	0.57	68	0.76	0.75	57	0.90	0.83	62
Individuals															
30–89 days past due .....	0.60	0.70	45	0.84	0.55	78	0.51	0.63	46	0.91	0.83	59	0.87	0.83	51
90+ days past due .....	0.16	0.07	79	0.08	0.07	69	0.16	0.09	77	0.17	0.14	70	0.47	0.17	83
Nonaccrual .....	0.89	0.18	93	0.29	0.18	73	0.42	0.17	86	0.24	0.28	59	0.10	0.17	51
Depository institution loans															
30–89 days past due .....	0	0.01	45	0	0	45	0	0.01	45	0	0	46	0	0	47
90+ days past due .....	0	0	46	0	0	48	0	0	47	0	0	46	0	0	49
Nonaccrual .....	0	0.01	45	0	0	48	0	0	47	0	0	47	0	0	48
Agricultural															
30–89 days past due .....	0	0.10	29	0.11	0.16	65	0.19	0.07	75	0.03	0.17	58	0	0.24	26
90+ days past due .....	0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual .....	0	0.36	27	0	0.69	24	0	0.70	27	0.02	0.49	50	0	0.67	22
Foreign governments															
30–89 days past due .....		0			0.01			0.50			0			0.07	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.18			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due .....	0.01	0.11	47	0.01	0.11	42	0.06	0.12	62	0.02	0.18	42	0	0.20	14
90+ days past due .....	0	0.01	33	0.01	0.01	83	0	0.01	34	0	0.01	33	0	0.01	30
Nonaccrual .....	0.09	0.07	75	0.36	0.13	82	0.10	0.09	72	0.30	0.15	75	0.07	0.13	56

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.47	0.39	70	0.28	0.35	55	0.39	0.46	51	0.43	0.65	40	0.42	0.67	35
	90+ days past due	0.17	0.22	74	0.14	0.27	73	0.46	0.24	82	0.16	0.33	72	0.38	0.31	79
	Nonaccrual	1.34	0.61	85	1.33	0.82	81	1.27	0.71	84	1.44	0.89	79	1.28	0.73	85
Revolving	30-89 days past due	0.54	0.26	85	0.32	0.29	61	0.34	0.28	63	0.58	0.48	60	0.71	0.45	77
	90+ days past due	0.28	0.02	93	0.36	0.02	96	0.29	0.02	96	0.43	0.03	98	0.43	0.05	94
	Nonaccrual	2.60	1.15	85	2.77	1.05	86	2.59	1.18	84	2.39	1.13	84	4.15	1	91
Closed-end	30-89 days past due	0.46	0.42	68	0.28	0.36	54	0.40	0.49	53	0.40	0.65	36	0.34	0.70	27
	90+ days past due	0.14	0.25	71	0.09	0.29	65	0.49	0.26	82	0.10	0.38	62	0.36	0.35	77
	Nonaccrual	1.09	0.60	83	1	0.77	74	0.98	0.67	79	1.20	0.87	77	0.53	0.70	47
Junior lien	30-89 days past due	0.01	0.01	71	0.01	0.01	65	0.01	0.01	67	0.01	0.02	53	0.03	0.02	66
	90+ days past due	0.01	0	88	0	0	85	0.01	0	86	0	0	75	0.01	0	90
	Nonaccrual	0.06	0.02	83	0.07	0.04	74	0.06	0.03	78	0.08	0.04	77	0.14	0.04	89
Commercial real estate	30-89 days past due	0.16	0.16	63	0.07	0.14	43	0.16	0.15	68	0.13	0.26	45	0.06	0.18	30
	90+ days past due	0	0.01	29	0	0.01	56	0	0.01	58	0	0.02	50	0.02	0.03	65
	Nonaccrual	0.11	0.32	27	0.27	0.52	34	0.13	0.38	24	0.25	0.62	25	0.06	0.23	21
Construction and development	30-89 days past due	0.05	0.22	47	0.07	0.12	64	0.44	0.17	83	0.17	0.28	56	0.01	0.28	27
	90+ days past due	0	0.01	39	0	0.01	78	0	0.01	81	0	0.01	75	0	0.02	33
	Nonaccrual	0.03	0.16	47	0.39	0.36	73	0.06	0.20	49	0.44	0.41	74	0.04	0.20	39
1-4 family	30-89 days past due	0.02	0.02	67	0.04	0.02	80	0.22	0.02	94	0.03	0.03	66	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	85	0	0	41
	Nonaccrual	0	0.01	32	0.01	0.02	67	0	0.01	32	0.05	0.03	80	0	0.02	30
Other	30-89 days past due	0.03	0.17	58	0.04	0.07	66	0.22	0.13	81	0.14	0.22	62	0.01	0.20	35
	90+ days past due	0	0.01	40	0	0	85	0	0	86	0	0	40	0	0.01	35
	Nonaccrual	0.03	0.13	54	0.39	0.29	75	0.06	0.16	59	0.39	0.35	72	0.04	0.17	45
Multifamily	30-89 days past due	0.04	0.04	70	0	0.06	28	0.10	0.07	73	0.34	0.09	84	0.05	0.08	62
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.06	0.07	73	0.07	0.14	58	0.07	0.17	67	0.09	0.11	63	0	0.05	21
Nonfarm non-residential	30-89 days past due	0.19	0.13	71	0.08	0.14	49	0.13	0.13	67	0.09	0.23	44	0.07	0.14	33
	90+ days past due	0	0.01	32	0	0.01	64	0	0.01	31	0	0.02	26	0.02	0.03	66
	Nonaccrual	0.13	0.39	27	0.27	0.66	29	0.15	0.45	23	0.24	0.80	21	0.06	0.28	17
Owner Occupied	30-89 days past due	0.06	0.04	66	0.06	0.04	68	0.09	0.04	80	0.01	0.07	33	0.06	0.07	57
	90+ days past due	0	0	34	0	0	75	0	0	37	0	0	33	0.02	0.01	76
	Nonaccrual	0.07	0.14	40	0.07	0.25	22	0.10	0.17	40	0.12	0.27	27	0.04	0.16	24
Other	30-89 days past due	0.13	0.08	70	0.02	0.09	39	0.04	0.08	62	0.08	0.14	56	0	0.07	22
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.06	0.21	34	0.20	0.40	42	0.05	0.23	29	0.12	0.44	31	0.02	0.10	30
Farmland	30-89 days past due	0.08	0.11	68	0.29	0.11	80	0	0.10	31	0.24	0.11	81	0.24	0.23	68
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.63	22	0	1.10	21	0	0.69	23	0	1.13	19	0.58	0.84	55
Credit card	30-89 days past due	0.88	1.02	50	0.68	0.63	51	0.75	0.81	37	0.82	0.95	36	1.05	1.19	32
	90+ days past due	0.87	0.44	78	0.46	0.39	55	0.91	0.45	77	0.80	0.63	58	1.15	0.78	66
	Nonaccrual	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	5,125,939	5,341,009	5,075,823	5,419,949	3,126,119
Retained earnings	3,164,159	2,764,763	3,004,561	2,453,095	1,798,442
Accumulated other comprehensive income (AOCI)	-962,981	-203,389	-287,849	-140,084	-239,608
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	7,327,117	7,902,383	7,792,535	7,732,960	4,684,953
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	1,687,206	1,733,040	1,712,398	1,761,606	1,514,581
Accumulated other comprehensive income-related adjustments	-962,980	-203,390	-287,849	-140,084	-239,608
Other deductions from common equity tier 1 capital	987	928	1,031	1,067	1,044
Subtotal:	6,601,904	6,371,805	6,366,955	6,110,371	3,408,936
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	6,601,904	6,371,805	6,366,955	6,110,371	3,408,936
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	919,886	426,323	426,323	376,721	95,624
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	294,816	294,816	294,816	294,816	255,890
Additional tier 1 capital before deductions	1,214,702	721,139	721,139	671,537	351,514
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	1,214,702	721,139	721,139	671,537	351,514
<b>Tier 1 Capital</b>	7,816,606	7,092,944	7,088,094	6,781,908	3,760,450
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	142,925	231,243	142,256	229,648	139,579
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	497,615	445,919	424,991	426,526	48,449
Allowance for loan and lease losses in tier 2 capital	266,811	377,973	262,537	496,678	206,407
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	907,351	1,055,135	829,784	1,152,852	394,435
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	907,351	1,055,135	829,784	1,152,852	394,435
Exited advanced approach tier 2 capital					
Total capital	8,723,957	8,148,079	7,917,878	7,934,760	4,154,885
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	87,173,523	87,657,369	89,154,235	83,867,764	42,839,029
Less: Deductions from common equity tier 1 capital	1,688,193	1,733,968	1,713,429	1,762,673	1,515,625
Less: Other deductions	-238,892	-236,618	-242,388	-241,593	-260,042
Total assets for leverage ratio	85,246,438	85,686,783	87,198,428	81,863,498	41,063,362
Total risk-weighted assets	67,294,199	61,990,573	64,183,034	63,139,717	37,045,782
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	9.81	11.85	21	10.28	12.66	14	9.92	12.37	14	9.68	12.35	7	9.20	12.11	5
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.62	12.53	38	11.44	13.44	14	11.04	13.11	17	10.74	13.08	12	10.15	12.78	10
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.96	14.37	28	13.14	15.42	9	12.34	14.91	8	12.57	15.23	8	11.22	14.36	2
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.12	9.08	54	8.23	9.11	25	8.08	8.98	26	8.24	9.13	24	9.04	9.76	33
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

BHC Name

City/State

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	790	895	1,664	1,915	2,125	-11.73	-46.44
Other insurance activities income	790	895	1,664	1,915	2,125	-11.73	-46.44
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		-100.00
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	1,117,021	1,128,167	1,126,454	1,118,401	852,696	-0.99	52.26

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.63			52.30			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.37			47.70			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			7.26	
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Insurance activities revenue / Adjusted operating income	0.05	0.36	52	0.06	0.37	46	0.05	0.36	48	0.06	0.41	48	0.11	0.47	53
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income		34.56			30.92			32.99			38.23			34.91	
Other premium income / Total premium income		65.44			69.08			67.01			61.77			65.09	
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Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		18.14			21.10			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		3,806.36			-395.05			927.51			447.82			233.61	
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Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	13.23	12.13	53	14.27	11.54	59	14.52	12	58	14.44	11.03	62	21.53	11.51	85

**Broker-Dealer Activities**

Net assets of broker-dealer subsidiaries (\$000)		0		0		0		0		0		0		0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

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## Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	123,271	133,505	132,287	173,814	182,817
Real estate loans	71,804	122,778	102,235	173,269	21,780
Commercial and industrial loans	11,832	10,727	10,201	545	23,787
Loans to depository institutions and other banks acceptances	39,635	0	19,851	0	137,250
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	123,271	133,505	132,287	173,814	182,817
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			1.19	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases	-7.67	11.61	34	30.55	-1.19	85	-23.89	6.83	18	-4.92	-2.40	50	-30.22	22.48	7
Total selected assets	-7.67	18.50	32	30.55	3.19	82	-23.89	9.48	17	-4.92	2.04	37	-30.22	12.40	10
Deposits		-4.80			9.07			0.73			3.46			10.36	

BHC Name

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	3,708	4,730	4,037	5,491	7,303	-21.61	-80.69
1-4 family residential loans	3,708	4,730	4,037	5,491	7,303	-21.61	-80.69
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	0	0.01	0	0.01	0.02		
1-4 family residential loans	0	0.01	0	0.01	0.02		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1-4 family residential loans	17.51	16.45	16.85	17.35	16.04		
Home equity lines	3.44	3.86	3.61	4.25	4.16		
Credit card receivables	0.17	0.19	0.19	0.20	0.32		
Auto loans and other consumer loans	0.62	0.77	0.67	0.71	0.55		
Commercial and industrial loans	26.66	28.03	26.35	27.52	25.91		
All other loans and leases	51.60	50.71	52.34	49.98	53.02		

BHC Name

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### Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.01	0.01	0.01	0.04	0.17

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	381	79	0	791	-100.00	-100.00
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	381	79	0	791	-100.00	-100.00
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	591	641	516	1,190	331	-7.80	-12.57
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	591	641	516	1,190	331	-7.80	-12.57
Total past due securitized assets	591	1,022	595	1,190	1,122	-42.17	-71.76
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	8.05	1.96	0	10.83
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	8.05	1.96	0	10.83
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	15.94	13.55	12.78	21.67	4.53
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	15.94	13.55	12.78	21.67	4.53
Total past due securitized assets percent of securitized assets	15.94	21.61	14.74	21.67	15.36
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.46	0.28	0.40	0.40	0.36
Home equity lines	0.54	0.32	0.34	0.58	0.71
Credit card receivables	0.88	0.68	0.75	0.82	1.05
Commercial and industrial loans	0.12	0.19	0.19	0.09	0.04
All other loans and leases	0.12	0.07	0.13	0.11	0.04
Total managed loans past due 30–89 days	0.19	0.15	0.20	0.17	0.12
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.15	0.10	0.50	0.11	0.37
Home equity lines	0.28	0.36	0.29	0.43	0.43
Credit card receivables	0.87	0.46	0.91	0.80	1.15
Commercial and industrial loans	0.02	0	0.04	0	0.01
All other loans and leases	0	0	0	0	0.01
Total managed loans past due 90+ days	0.04	0.03	0.11	0.04	0.09
<b>Total Past Due Managed Assets</b>					
	0.24	0.18	0.31	0.21	0.21
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	-0.04	-0.10	-0.09	-0.02	-0.11
Home equity lines	-0.52	-0.66	-0.64	-0.35	-0.64
Credit card receivables	6.22	3.47	3.11	2.97	3.16
Commercial and industrial loans	0.21	0.08	0.04	0.73	0.28
All other loans and leases	0.07	0.01	0.05	0.02	0.09
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					
	0.08	-0.01	0	0.20	0.09

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# Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries	265,000	365,001	770,002	180,000	345,000	-27.40	194.44
Dividends	265,000	365,000	770,000	180,000	345,000	-27.40	194.44
Interest	0	1	2	0	0	-100.00	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	54	92	165	117	756	-41.30	-90.04
Dividends	54	92	165	117	756	-41.30	-90.04
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	265,054	365,093	770,167	180,117	345,756	-27.40	192.74
Securities gains (losses)	0	0	0	0	0		
Other operating income	44	62	-26,167	-134	724	-29.03	-24.14
Total operating income	265,098	365,155	744,000	179,983	346,480	-27.40	192.60
<b>Operating Expenses</b>							
Personnel expenses	41,669	32,414	61,379	43,067	34,536	28.55	234.18
Interest expense	15,663	15,663	31,326	33,036	23,207	0.00	93.39
Other expenses	16,988	12,931	27,610	17,031	25,928	31.37	204.99
Provision for loan and lease losses	0	0	0	0	-925		
Total operating expenses	74,320	61,008	120,315	93,134	82,746	21.82	184.34
Income (loss) before taxes	190,778	304,147	623,685	87,006	264,051	-37.27	195.95
Applicable income taxes (credit)	-19,628	-15,947	-35,517	-18,326	-19,285		
Extraordinary items							
Income before undistributed income of subsidiaries	210,406	320,094	659,202	105,332	283,336	-34.27	172.54
Equity in undistributed income of subsidiaries	158,162	220,473	339,675	740,160	157,572	-28.26	123.65
Bank subsidiaries	149,883	216,555	331,386	736,347	160,257	-30.79	110.52
Nonbank subsidiaries	8,279	3,918	8,289	3,813	-2,685	111.31	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	368,568	540,567	998,877	845,492	440,908	-31.82	149.17
<b>Memoranda</b>							
Bank net income	414,883	581,555	1,101,386	916,347	505,257	-28.66	157.38
Nonbank net income	8,333	4,010	8,454	3,930	-1,929	107.81	13126.98
Subsidiary holding companys' net income	0	0	0	0	0		

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# Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries	7,856,312	82.66	8,338,753	85.77	8,384,783	88.59	8,176,786	5,038,946	-5.79	193.30
Common and preferred stock	7,856,020	82.66	8,338,363	85.76	8,381,224	88.56	8,176,434	5,038,909	-5.78	193.30
Excess cost over fair value	0	0	0	0	0	0	0	0		-100.00
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	292	0	390	0	3,559	0.04	352	37	-25.13	
Investment in nonbank subsidiaries	70,660	0.74	76,698	0.79	65,008	0.69	87,914	22,918	-7.87	210.55
Common and preferred stock	70,651	0.74	76,689	0.79	65,003	0.69	87,902	22,906	-7.87	210.51
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	9	0	9	0	5	0	12	12	0.00	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases	2,672	0.03	2,716	0.03	2,708	0.03	2,716	2,716	-1.62	20.85
Securities	113,532	1.19	120,211	1.24	123,311	1.30	116,254	45,503	-5.56	5548.36
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	1,294,215	13.62	1,013,899	10.43	723,504	7.64	826,502	368,218	27.65	372.22
Cash and due from unrelated depository institution	310	0	304	0	310	0	265	1,050	1.97	
Premises, furnishings, fixtures and equipment	246	0	318	0	282	0	349	20	-22.64	412.50
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	165,885	1.75	169,480	1.74	164,276	1.74	157,028	120,535	-2.12	-8.16
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	9,503,832	100.00	9,722,379	100.00	9,464,182	100.00	9,367,814	5,599,906	-2.25	200.72
<b>Liabilities and Capital</b>										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	497,656		
Borrowings with maturity over 1 year	797,467	8.39	796,117	8.19	796,792	8.42	795,442	0	0.17	62.77
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	302,730	3.19	414,314	4.26	321,082	3.39	318,279	176,682	-26.93	118.12
Balance due to subsidiaries and related institutions	148,312	1.56	241,845	2.49	147,575	1.56	242,583	144,991	-38.67	90334.15
Total liabilities	1,248,509	13.14	1,452,276	14.94	1,265,449	13.37	1,356,304	819,329	-14.03	98.52
Equity Capital	8,255,323	86.86	8,270,103	85.06	8,198,733	86.63	8,011,510	4,780,577	-0.18	226.11
Perpetual preferred stock (income surplus)	1,013,534	10.66	519,971	5.35	519,971	5.49	470,370	95,624	94.92	959.92
Common stock	335,208	3.53	344,291	3.54	333,485	3.52	346,894	194,668	-2.64	129.07
Common surplus	4,790,732	50.41	4,996,718	51.39	4,742,338	50.11	5,073,055	2,931,451	-4.12	243.23
Retained earnings	3,078,829	32.40	2,612,512	26.87	2,890,788	30.54	2,261,275	1,798,442	17.85	172.18
Accumulated other comprehensive income	-962,980	-10.13	-203,389	-2.09	-287,849	-3.04	-140,084	-239,608		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	9,503,832	100.00	9,722,379	100.00	9,464,182	100.00	9,367,814	5,599,906	-2.25	200.72
<b>Memoranda</b>										
Loans and advances from bank subsidiaries	0	0	1,527	0.02	0	0	3,959	0	-100.00	
Loans and advances from nonbank subsidiaries	147,939	1.56	239,867	2.47	147,270	1.56	238,272	144,593	-38.32	
Notes payable to subsidiaries that issued TPS	142,925	1.50	231,243	2.38	142,256	1.50	229,648	139,579	-38.19	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	373	0	326	0	184	0	161	0	14.42	
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

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# Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	8.86	10.52	34	13.33	12.64	61	12.21	11.94	58	13.41	7.29	92	9.53	9.68	48
Bank net income / Average equity investment in banks	10.27	11.07	46	14.14	12.37	66	13.29	11.80	65	14.68	7.45	92	10.34	10.51	56
Nonbank net income / Average equity investment in nonbanks	24.41	10.05	80	9.76	13.40	55	11.32	13.12	56	7.64	9.75	54	-7.76	7.89	8
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	112.57	98.83	89	107.58	96.24	86	110.26	96.79	90	108.38	88.16	74	114.59	82.22	92
Nonbank net income / Parent net income	2.26	2.55	71	0.74	3.10	49	0.85	3.40	51	0.46	3.59	44		5.93	
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
<b>Leverage</b>															
Total liabilities / Equity capital	15.12	17.48	57	17.56	16.87	70	15.43	16.81	61	16.93	20.06	63	17.14	20.43	64
Total debt / Equity capital	9.66	12.15	53	9.63	11.60	55	9.72	11.71	54	9.93	14.41	52	10.41	14.31	61
Total debt + notes payable to subs that issued TPS / Equity capital	11.39	14.28	47	12.42	13.82	54	11.45	13.63	51	12.80	16.67	54	13.33	16.36	61
Total debt + Loans guaranteed for affiliate / Equity capital	9.66	12.21	52	9.63	11.69	54	9.72	11.77	53	9.93	14.68	51	10.41	14.56	60
Total debt / Equity capital – excess over fair value	9.66	12.27	53	9.63	11.71	55	9.72	11.81	54	9.93	14.52	52	10.41	14.51	61
Long-term debt / Equity capital	9.66	11.61	54	9.63	11.05	55	9.72	10.95	54	9.93	13.56	52	0	13.04	13
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	10.41	1.02	93
Current portion of long-term debt / Equity capital	0	0.07	84	0	0.06	83	0	0.06	82	0	0.06	82	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	49.79	39.62	58	47.44	39.10	52	49.97	39.86	54	47.47	34.67	60	0	28.44	13
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	96.02	103.92	12	101.75	103.07	46	103.02	103.22	54	103.16	102.81	54	105.88	103.22	67
Total investment in subs / Equity capital	96.02	109.01	9	101.76	108.26	37	103.06	108.40	43	103.16	110.16	38	105.88	111.07	53
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	-0.45	0.41	9	0.13	0.25	46	0.25	0.29	53	0.30	0.47	47	0.64	0.36	65
Equity investment in subs – equity cap / Net income-div (X)		1.23		0.21	0.83	14	0.39	1.05	27	0.45	1.82	18	1.09	1.22	50
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	125.40	126.15	54	162.05	138.64	67	169.13	152.85	63	61.30	136.59	11	146.43	177.68	43
Cash from ops + noncash items + op expense / Op expense + dividend	137.83	116.54	61	168.99	130.64	73	184.07	154.48	67	88.71	147.24	13	171.19	190.27	49
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	339.44	92.87	94	186.67	103.17	82	91.04	98.54	38	159.12	134.08	72	122.85	116.34	61
Pretax operating income + interest expense / Interest expense	1,318.02	1,457.38	59	2,041.82	1,479.01	75	2,090.95	1,835.33	70	363.37	2,016.32	22	1,237.81	1,968.54	48
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,151.87	1,417.74	57	1,595.90	1,667.11	66	1,683.24	1,770.77	65	312.91	1,539.23	21	945.67	1,632.83	41
Dividends + interest from subsidiaries / Interest expense + dividends	135.10	140.52	56	178.08	153.06	67	192.21	174.12	63	56.33	150.43	12	166.98	210.80	41
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	22.51	28.68	60	25.04	41.77	52	26.68	47.61	56	35.87	35.64	75	71.11	57.11	84
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	12.68	3.32	90	8.52	3.64	83	6.63	3.44	72	7.67	3.85	77	-3.37	2.64	11
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due	0	0.36	46	0	0.21	47	0	0.17	46	0	0.10	46	0	0.04	43
Nonaccrual	0	0.76	42	0	0.96	44	0	0.92	42	0	1.03	40	0	0.54	40
Total	0	1.12	39	0	1.17	41	0	1.09	39	0	1.13	37	0	0.58	34
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0.09	1.69	50	0.07	1.79	50	0.06	1.76	51	0.09	2.66	50	0.06	5.62	41
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

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## Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
<b>Payout Ratios — Parent</b>																
Dividends declared / Income before undistributed income.....	85.80	82.17	62	59.16	78.46	42	56.03	66.37	43	272.18	81.10	93	64.89	57.84	65	
Dividends declared / Net income.....	48.98	34	79	35.03	25.30	71	36.98	28.27	68	33.91	42.29	39	41.70	33.08	67	
Net income – dividends / Average equity.....	4.52	7.04	22	8.66	9.64	49	7.69	8.62	43	8.86	4.14	88	5.56	6.46	39	
<b>Percent of Dividends Paid</b>																
Dividends from bank subsidiaries.....	146.79	128.25	63	192.76	139.49	75	208.47	155.92	69	62.79	132.17	24	187.64	178.13	53	
Dividends from nonbank subsidiaries.....	0.03	2.20	55	0.05	3.97	59	0.04	4.90	46	0.04	3.41	50	0.41	7.53	52	
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42	
Dividends from all subsidiaries.....	146.82	168.66	56	192.81	193.08	66	208.51	203.53	62	62.83	174.85	15	188.05	260.40	41	
<b>Payout Ratios — Subsidiaries:</b>																
<b>Percent of Bank Net Income</b>																
Dividends from bank subsidiaries.....	63.87	43.08	66	62.76	36.56	74	69.91	45.96	71	19.64	60.28	14	68.28	66.55	51	
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	49	0	0.11	48	0	0.36	20	0	0.54	18	
Management and service fees from bank subsidiaries.....	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36	
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46	
Operating income from bank subsidiaries.....	63.87	46.71	64	62.76	38.35	73	69.91	51.33	69	19.64	62.88	14	68.28	69.36	45	
<b>Percent of Nonbank Net Income</b>																
Dividends from nonbank subsidiaries.....	0.65	45.98	33	2.29	54.17	41	1.95	62.63	18	2.98	56.39	38		82.95		
Interest income from nonbank subsidiaries.....	0	2.85	35	0	2.35	32	0	2.44	31	0	7.38	32		20.25		
Management and service fees from nonbank subsidiaries.....	0	0.54	41	0	0.63	39	0	0.37	40	0	0.86	39		1.92		
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46		1.06		
Operating income from nonbank subsidiaries.....	0.65	54.49	24	2.29	76.16	20	1.95	87.22	7	2.98	79.84	21		150.41		
<b>Percent of Subsidiary Holding Companies' Net Income</b>																
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23		
Interest income from subsidiary holding companies.....		13.26			5.39			5.26			8.40			6.54		
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36		
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29		
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49		
<b>Dependence on Subsidiaries:</b>																
<b>Percent of Total Operating Income</b>																
Dividends from bank subsidiaries.....	99.96	65.33	84	99.96	67.82	88	103.49	74.16	99	100.01	69.76	99	99.57	67.32	81	
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	46	0	0.23	46	0	0.63	20	0	0.80	18	
Management and service fees from bank subsidiaries.....	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36	
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44	
Operating income from bank subsidiaries.....	99.96	75.26	74	99.96	81.78	83	103.49	83.13	99	100.01	82.20	97	99.57	78.80	72	
Dividends from nonbank subsidiaries.....	0.02	3.28	51	0.03	2.67	57	0.02	3.07	44	0.07	1.95	53	0.22	2.65	53	
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30	
Management and service fees from nonbank subsidiaries.....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41	
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44	
Operating income from nonbank subsidiaries.....	0.02	5.58	41	0.03	6.48	38	0.02	4.67	31	0.07	4.70	40	0.22	7.29	40	
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43	
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44	
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49	
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48	
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40	
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			29.05	83.37	48
Loans and advances from subsidiaries / Total debt.....	18.55	28.16	56	30.32	28.31	60	18.48	26.38	56	30.45	27.08	61	29.05	28.33	63	